

ABSTARCT

The present invention relates to method for revaluing a phone card by way of an electronic commerce terminal system. The method comprise the steps of: communicating transaction data from the phone card to a universal server, with the universal server retrieving further user identification from a database based on a dynamic identification interchange within the universal server; evaluating the validity of the transaction data at the universal server; processing the transaction data and the first form and/or the further form of the user identification information; identifying the at least one user account; requesting and transferring funds either between a first one of the at least one user account and a second one of the at least one user account or between the at least one user account and the phone card to increase the value of the phone card, based on the dynamic identification interchange within the universal server.